

**Tab 1**

LETTER OF INSTRUCTION

July 18, 2006

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P.O. Box 961485  
Boston, MA 02196

**Re: Exclusion Request**

To whom it may concern:

I Stephan C. Oster request to be excluded from the Class in the **"Donald P. Speakman, Stephen H. Wedel, and Mark L. Robare Individually and On Behalf of All Others vs. Allmerica Financial Life Ins. & Annuity Co., First America Financial Life Ins. Co., and Allmerica Financial Corp.,"** Case No. 4:04-cv-40077-FDS.

If you have any questions or need additional information please contact me at:

5332 Blue Iris Ct.  
Norcross, GA 30092  
Phone: 770-849-0099

Sincerely,

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke, positioned below the word "Sincerely,".

Stephan C. Oster

CC: Hubbard & Biederman, LLP  
Wilmer Cutler Pickering Hale and Dorr LLP

**Tab 2**

# CASE # 4:04-CV-40077-FDS

proceeding, and, as set forth in the Settlement Agreement, certain claims that Defendants potentially may be able to assert in the future would be subject to mandatory arbitration.

Because the Class Members' Release and the Defendants' Release are critical elements of the proposed settlement, they are reprinted in their entirety in Appendix A, together with the provisions of the Settlement Agreement pertaining to arbitration.

## SPEAKMAN GTAL V. ALLMERICA

### 6. EXCLUSION FROM THE CLASS:

A. **Request for Exclusion.** You may request to be excluded from the Class. If you do, you will *not* receive settlement benefits, you will remain subject to Allmerica's Counterclaims and claims it may assert in the future, and you may *not* file an objection with the Court. To request exclusion, you must send a written request to the Clerk of the Court, with copies to Lead Counsel and Allmerica's Counsel, no later than July 27, 2006 at the following addresses:

✓ Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P.O. Box 961485  
Boston, MA 02196

Lead Counsel  
Stephen L. Hubbard, Esq.  
Robert W. Biederman, Esq.  
Hubbard & Biederman, LLP  
1717 Main Street, Suite 4700  
Dallas, Texas 75201

Allmerica's Counsel  
Andrea J. Robinson, Esq.  
Jonathan A. Shapiro, Esq.  
Wilmer Cutler Pickering Hale and Dorr LLP  
60 State Street  
Boston, MA 02109

July 13, 2006

Please exclude me from  
the Class.

Thank you,

Virdyn R. Caldwell  
VIRDYN R. CALDWELL  
757 FRUITHURST DR  
PITTSBURGH PA 15228-2535

412-531-5310

w/ cc to others

**Tab 3**

WILLIAM E. BATES, CLU, ChFC  
FINANCIAL PLANNER

FINANCIAL GROUP

7/21/06 2:40 PM

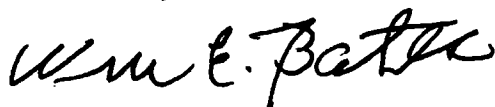
July 21, 2006

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
Donohue Federal Building  
595 Main Street  
Worcester, MA 01608  
Re: Case No.04-40077-FDS

Clerk of Courts:

In the Proposed Settlement of a Class Action Lawsuit of Donald P. Speakman, Stephen H. Wedel, and Mark L. Robare, Individually and On Behalf of All Others Similarly Situated, as Plaintiffs and Counterclaim Defendants, vs. Allmerica Financial Life Insurance and Annuity Co., First Allmerica Financial Life Insurance Co., and Allmerica Financial Corp., Defendant and Counterclaim Plaintiffs. I William E. Bates have elected to opt out of the settlement and to stay in the Allmerica Trails Program. If you have any questions please feel free to call me at 412-201-5850.

Thank You,



William E. Bates, CLU, ChFC  
600 Grant Street  
Suite 1200  
Pittsburgh, PA 15219

**Tab 4**

William D. Gullborg, CFS, CSA  
Financial Planner



William J. Mihm, CFS, CSA  
Financial Planner

July 20, 2006

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P.O. Box 961485  
Boston, MA 02196

**Civil Action No. 4:04-cv-40077-FDS**

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,  
Individually and on Behalf of All Others Similarly Situated,  
Plaintiffs and Counterclaim Defendants,

v.  
ALLMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLMERICA FINANCIAL  
LIFE INS. CO., and ALLMERICA FINANCIAL CORP.,  
Defendants and Counterclaim Plaintiffs

Please accept this letter as my *Exclusion Request* per your request involving the above referenced civil action.

- 1) William J. Mihm  
3908 Washington Road  
McMurray, PA 15317  
(724) 731-0046
- 2) I, William J. Mihm, wish to be excluded from the class.
- 3) **Civil Action No. 4:04-cv-40077-FDS**

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,  
Individually and on Behalf of All Others Similarly Situated,  
Plaintiffs and Counterclaim Defendants,

v.  
ALLMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLMERICA  
FINANCIAL LIFE INS. CO., and ALLMERICA FINANCIAL CORP.,  
Defendants and Counterclaim Plaintiffs

Best regards,

William J. Mihm, CFS, CSA



**Tab 5**

THOMAS STROYNE [Ts] Financial Services

Thomas J. Stroyne, CFS  
Financial Consultant

3908 Washington Road,  
McMurray, PA 15317

July 19, 2006

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P.O. Box 961485  
Boston, MA 02196

**Civil Action No. 4:04-cv-40077-FDS**

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,  
Individually and on Behalf of All Others Similarly Situated,  
Plaintiffs and Counterclaim Defendants,

v.

ALLMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLMERICA FINANCIAL LIFE INS.  
CO., and ALLMERICA FINANCIAL CORP.,  
Defendants and Counterclaim Plaintiffs

Dear Sir / Madam,

Please accept this letter as my *Exclusion Request* per your request involving the above referenced civil action.

- 1.) Thomas J. Stroyne  
3908 Washington Road  
McMurray, PA 15317  
(724) 731-0011
- 2.) I, Thomas J. Stroyne, wish to be excluded from the class.
- 3.) **Civil Action No. 4:04-cv-40077-FDS**

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,  
Individually and on Behalf of All Others Similarly Situated,  
Plaintiffs and Counterclaim Defendants,

v.

ALLMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLMERICA  
FINANCIAL LIFE INS. CO., and ALLMERICA FINANCIAL CORP.,  
Defendants and Counterclaim Plaintiffs

Best regards,



Thomas J. Stroyne, CFS

phone » 724-731-0011  
toll free » 877-420-3786  
fax » 724-731-0056

e-mail » [tstroyne@adelphia-net](mailto:tstroyne@adelphia-net)  
web » [www.tstroynefinancial.com](http://www.tstroynefinancial.com)

Securities offered through **Securities America, Inc.**, Member NASD/SIPC, Thomas Stroyne, Registered Representative and

Advisory Services offered through **Securities America Advisors, Inc.**, Thomas Stroyne, Financial Planner

Thomas Stroyne and Securities America, Inc. are not affiliated.

**Tab 6**

July 11, 2006

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P O Box 961485  
Boston MA 02196

Dear Sir:

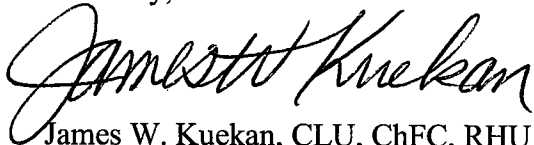
Please exclude me from the Civil Action No. 4:04-cv-40077FDS

Donald P Speakman, Stephen H Wedel and Mark L Robare, Individually and on  
Behalf of All Others Similarly Situated, Plaintiffs and Counterclaim Defendants,

v.

Allmerica Financial Life Ins. & Annuity Co., First Allmerica Financial Life Ins. Co.,  
and Allmerica Financial Corp., Defendants and Counterclaim Plaintiffs.

Sincerely,



James W. Kuekan, CLU, ChFC, RHU  
122 North Street  
Shrewsbury MA 01545-1634  
508-926-1445

Cc: Stephen L Hubbard, Esq.  
Robert W Biederman, Esq.  
Hubbard & Biederman, LLP  
1717 Main Street, Suite 4700  
Dallas Texas 75201

Andrea J Robinson, Esq.  
Jonathan A Shapiro, Esq.  
Wilmer Cutler Pickering Hale and Dorr LLP  
60 State Street  
Boston MA 02109

**Tab 7**

proceeding, and, as set forth in the Settlement Agreement, certain claims that Defendants potentially may be able to assert in the future would be subject to mandatory arbitration.

Because the Class Members' Release and the Defendants' Release are critical elements of the proposed settlement, they are reprinted in their entirety in Appendix A, together with the provisions of the Settlement Agreement pertaining to arbitration.

*Please exclude me!*

6. **EXCLUSION FROM THE CLASS.**

*Civil Action No. 4:04 - CV - 40077 - FDS*

A. **Request for Exclusion.** You may request to be excluded from the Class. If you do, you will *not* receive settlement benefits, you will remain subject to Allmerica's Counterclaims and claims it may assert in the future, and you may *not* file an objection with the Court. To request exclusion, you must send a written request to the Clerk of the Court, with copies to Lead Counsel and Allmerica's Counsel, no later than July 27, 2006 at the following addresses:

*Please exclude me!*

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P.O. Box 961485  
Boston, MA 02196

*Thank you,  
John C. Vaughan  
John C. Vaughan  
5106 Bronwyn Court  
Gibsonia, PA 15044  
(714) 442-4065*

**Lead Counsel**

Stephen L. Hubbard, Esq.  
Robert W. Biederman, Esq.  
Hubbard & Biederman, LLP  
1717 Main Street, Suite 4700  
Dallas, Texas 75201

*(214) 857-6000*

**Allmerica's Counsel**

Andrea J. Robinson, Esq.  
Jonathan A. Shapiro, Esq.  
Wilmer Cutler Pickering Hale and Dorr LLP  
60 State Street  
Boston, MA 02109

*Case Name: Donald P. Speakman,  
Stephen H. Wedel, and Mark H. Robare,  
Individually and On Behalf of All Others  
Similarly Situated, Plaintiffs and Counterclaim  
Defendants V. Allmerica Financial Life Ins.  
and Annuity Co., First Allmerica Financial Life  
Ins. Co. and Allmerica Financial Corp., Defendants  
(617) 536-6000 and Counterclaim  
Plaintiffs.*

You must include in your request (i) your name, address and telephone number, (ii) a statement that you want to be excluded, (iii) the case name and case number, as indicated on the first page of this Notice, and (iv) your signature. *Be sure to write "Exclusion Request" on the lower left-hand corner of the front of the envelope.*

*John C. Vaughan 7/21/06*

**ANY REQUEST FOR EXCLUSION MUST BE POSTMARKED BY JULY 27, 2006.**

A request for exclusion will be **invalid** if it does not provide all of the requested information, is postmarked after the deadline or is not sent to the correct address. A Class Member sending an invalid request for exclusion will be treated as if he or she did not send any request for exclusion at all.

**Tab 8**



DAVID R. BELLIS, CLU, CHFC, MSFS  
MICHAEL D. BELLIS, CFP™, CLU  
FINANCIAL PLANNERS

## Request for Exclusion from the Class Action

July 21, 2006

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P.O. Box 961485  
Boston, MA 02196

Regarding: David R. Bellis

Home address: 836 Glenmore Court  
Naperville, IL 60540  
Home Phone (630) 961-0253  
Work Phone (630) 420-3300 ext 223

Please exclude me from this class action suit:

Donald P. Speakman, Stephen H. Wedel, and Mark L. Robare, Individually and On  
Behalf of All Others similarly Situated, Plaintiffs and Counterclaim Defendants, v.

Allmerica Financial Life Ins. & Annuity Co., First Allmerica Financial Life Ins. Co., and  
Allmerica Financial Corp., Defendants and Counterclaim Plaintiffs.

Civil Action No. 4:04-cv-40077-FDS.

Sincerely,

A handwritten signature in black ink that reads "David R. Bellis". The signature is written in a cursive, flowing style.

David R. Bellis

cc Lead Counsel, Stephen L. Hubbard, Esq. & Robert W. Biederman, Esq.  
cc Allmerica's Counsel, Andrea J. Robinson, Esq. & Jonathan A. Shapiro, Esq.

1555 NAPERVILLE/WHEATON ROAD, STE. 106 • NAPERVILLE, IL 60563  
630-420-3300 • FAX 630-420-3301 • DRBELLIS@BELLIS-ASSOC.COM & MDBELLIS@BELLIS-ASSOC.COM

SECURITIES AND FINANCIAL PLANNING PROVIDED THROUGH WATERSTONE FINANCIAL GROUP, A REGISTERED BROKER-DEALER  
AND MEMBER NASD - SIPC, AND REGISTERED INVESTMENT ADVISER, 500 PARK BLVD., SUITE 800, ITASCA, IL 60143 630-250-7000  
BELLIS & ASSOCIATES FINANCIAL SERVICES AND WATERSTONE FINANCIAL GROUP ARE INDEPENDENT COMPANIES.



**Tab 9**

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS  
CENTRAL DIVISION

DONALD P. SPEAKMAN, STEPHEN H. §  
WEDEL, and MARK L. ROBARE, §  
Individually and On Behalf of All Others §  
Similarly Situated, §

Plaintiffs and §  
Counterclaim Defendants, §

CIVIL ACTION NO. 4:04-cv-40077-FDS

v. §

ALLMERICA FINANCIAL LIFE INS. & §  
ANNUITY CO., FIRST ALLMERICA §  
FINANCIAL LIFE INS. CO., and §  
ALLMERICA FINANCIAL CORP., §

Defendants and §  
Counterclaim Plaintiffs. §

---

REQUEST FOR EXCLUSION FROM THE CLASS

---

My name is Marilyn Bonlie. My address and phone number are 3323 Saint Cloud  
Circle, Dallas, Texas 75229, 214-350-4225. Pursuant to the Notice dated June 27, 2006,  
I request that I be excluded from the class in the above-referenced action.

Marilyn Bonlie  
Marilyn Bonlie Exec. to Estate of  
7-25-06 Ben Franklin  
Date

CP8

cc:

Clerk of the Court  
U.S. District Court for the District of Massachusetts  
P.O. Box 961485  
Boston, Massachusetts 02196

**Lead Counsel:**

Stephen L. Hubbard, Esq.  
Robert W. Biederman, Esq.  
Hubbard & Biederman, LLP  
1717 Main Street, Suite 4700  
Dallas, Texas 75201

**Counsel for Allmerica:**

Andrea J. Robinson, Esq.  
Jonathan A. Shapiro, Esq.  
Wilmer Cutler Pickering Hale and Dorr LLP  
60 State Street  
Boston, Massachusetts 02109